

My name is [redacted]

Here are my comments about Identity Theft:

1. When the theft crosses state lines, it's very difficult to get local authorities to do anything. Compel local authorities to interact with other state authorities to investigate complaints instead of putting it back on the victim to do so.
2. As with most government entities, correspondences/statements of benefits sent thru the Medicare system, and through the Veterans' Administration, are sent out through the postal mail bearing the individuals' social security number as their account identifier. In fact, my medicines arrive in my mailbox from the VA with my social security number in plain view on the shipping label! Medicare recipients are also at risk because their statement of benefits bears their social security number. Task the Social Security Administration to set account/file numbers for identification of Medicare claims and such. Presently, they use our social security number as the case file number/account.
3. REQUIRE those who do business wherein credit cards are used to pay for goods and services to also ask for and verify the card user's identification by showing the merchant a proper photo I.D., or, REQUIRE card issuers to utilize photo I.D./mugshots on the cards themselves. Photographs of the proper size can be sent to the card issuers with affidavits signed by local law enforcement agencies to certify the photos as portraits of the cardholder. Lowe's, Sam's Club, and Wal-Mart are already checking identification, or printing the user's photo on the cards themselves.

Instead of activating credit cards by telephone, authorized processing centers could be established in every city so credit card applicants would be required go there as a last step to finalize/activate their cards. With proper identification of the applicant, the approved cards would be inserted into a "camera" printer at the processing center and photos taken of the cardholder would then be added to the cards. Once that is completed, the processing center would then notify the card issuer so the card/account can be activated. Cards would have to be standardized to provide a consistent location on the card that would allow the card to receive the photograph.

4. I receive at least one unsolicited pre-approved credit card application through the mail service each week. If they are delivered to the wrong address or stolen from my mail box, someone could activate them with just a phone call. STOP credit card companies from mass mailing unsolicited offers of "pre-approved credit cards".
5. Some retailers still print the entire credit card account number on register receipts. BAN this practice altogether. There should be no need for the account number to be printed in full on the receipt because the transaction is actually done

electronically anyway.

6. REQUIRE by law that retailers verify by photo identification all customers who pay for items/services with a check.
7. My credit cards have a special security code number that is supposed to ensure the card is in possession of its cardholder. The code is set by the card company and remains static from then on. Require card issuers to employ the use of P.I.N.s which are set and managed online by the cardholder. REQUIRE the card's P.I.N. to be changed periodically by a predetermined number of days, either by accessing the account online, or by other arrangements with the card's issuer, so the cardholder can exercise more control over the card's account access.
8. REQUIRE credit report companies to allow unlimited and free online access by individuals so credit reports can be evaluated and managed on a more frequent basis without incurring fees.
9. My wife's report still carries the bad debts that were caused by theft of her identity despite our efforts to expunge the report. Collection agencies still call us and they've been told multiple times that the charges are NOT my wife's but of a woman who stole her identity.
10. Also, the credit report companies should be compelled to vacate and/or amend an individual's credit report immediately and without so much hassle. Obvious errors in reporting should be corrected within minutes, not months. They continue to allow this imposter's debts to stack up on my wife's report even after we filed alerts of identity theft.